## Term Deposit Interest Rate Schedule

Police \& Nurses Limited ABN 69087651876 AFSL/Australian Credit Licence 240701
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## Interest Rates

| Money Maker Term Deposits <br> Term | $\$ 5,000-\$ 1,000,000$ |
| :---: | :---: |
| 2 months | $\mathbf{1 . 7 5 \%}$ p.a. |
| 3 months | $\mathbf{4 . 4 0 \%}$ p.a. |
| 4 months | $\mathbf{3 . 7 5 \%}$ p.a. |
| 5 months | $\mathbf{3 . 4 0 \%}$ p.a. |
| 6 months | $\mathbf{4 . 5 0 \%}$ p.a. |
| 7 months | $\mathbf{4 . 4 0 \%}$ p.a. |
| 8 months | $\mathbf{4 . 9 0 \%}$ p.a. |
| 9 months | $\mathbf{4 . 7 0 \%}$ p.a. |
| 10 months | $\mathbf{3 . 8 0 \%}$ p.a. |
| 11 months | $\mathbf{3 . 8 0 \%}$ p.a. |
| 12 months | $\mathbf{4 . 9 0 \%}$ p.a. |


| Regular Income Term Deposits |  |  |
| :---: | :---: | :---: |
| Term | \$5,000-\$1,000,000 | Interest Paid |
| 12-35 months | 4.55\% p.a. | Monthly |
| 12-35 months | 4.55\% p.a. | Quarterly |
| 12-35 months | 4.55\% p.a. | Annually |
| 36-60 months | 4.20\% p.a. | Monthly |
| 36-60 months | 4.20\% p.a. | Quarterly |
| 36-60 months | 4.20\% p.a. | Annually |
| \& Retirement Term Deposit |  |  |
| Term | \$5,000-\$1,000,000 | Interest Paid |
| 3 months | 4.45\% p.a. | At Maturity |

## Special Terms and Conditions

## Money Maker Term Deposits

- Terms range from 2 to 12 months
- The minimum deposit for a term deposit is $\$ 5,000$
- Interest is paid on maturity


## Regular Income Term Deposits

- Terms range from 12 to 60 months
- Minimum deposit of $\$ 5,000$
- Interest is paid monthly, quarterly or annually, on the anniversary of the account opening
- Interest payments are paid into a savings account, either with P\&N Bank or externally to you


## \& Retirement Term Deposit

- 3 month term only
- Minimum deposit of $\$ 5,000$
- Interest is paid on maturity
- To be eligible for the \& Retirement Term Deposit, at least one member must hold the \& Retirement Account
- If you do not hold an \& Retirement Account at the time your \& Retirement Term Deposit matures your Term Deposit will be automatically rolled over into the Money Maker Term Deposit for the same term at the prevailing rate
- Available to personal members only (individuals) one of which must be aged 55 or older

The rates stated in this Interest Rate Schedule are effective $\mathbf{2 1}$ February 2024 Rates are subject to change and may change at any time including between the time you apply for a Term Deposit Account and when your account is opened.

You should ensure that you have a current Term Deposit Interest Rate Schedule. You can obtain a copy of the current Interest Rate Schedule by calling 132577 or visiting www.pnbank.com.au.

These rates apply to deposits up to $\$ 1,000,000$. Different rates may apply to amounts over $\$ 1,000,000$. For information on these rates, contact your local P\&N branch or our contact centre on 132577.

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